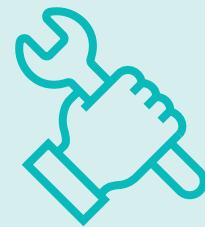


YOUR SERVICE CHARGE EXPLAINED



A service charge is a fee for additional services where you live. These might include things like security (such as door entry systems), cleaning, heating, lighting in shared areas, and maintaining the grounds. You can find a list of these services in this document.

Every year in August, we send you a letter detailing your rent and service charges. The new charges start on 1 October.

We make sure the charges are fair, and that the services provided meet a good standard. You'll only pay for services that benefit your home.

If you need to pay a service charge, your tenancy agreement will explain how we'll keep you informed about any changes to services or costs.

What services are covered?

Because the buildings and estates we own and manage are all different, the charges vary too. Not all services are paid for by your service charge.

If you live in Supported Housing, your service charge might include money to cover staff time for helping residents manage their tenancies and housing needs. It can also cover the costs of maintaining shared areas like gardens, laundry rooms, and lounges.

On the following page are some common services that may be included in your service charge.

Depending on your tenancy agreement, some or all of the service charges listed might apply to you. You will only be charged if your home benefits from the service.



Common service charges and what they cover

Service Charge	What this covers
Maintenance and servicing of communal lifts	Costs to keep lifts working and meeting legal standards. Only charged if your building has a lift.
Maintenance and servicing of security systems	Maintenance and replacement of security systems like CCTV, intercoms, and security doors.
Health and safety services and equipment	This includes checks for fire safety, emergency lighting, shared electrics or heating, and, where needed, water testing for legionella.
Maintenance and servicing of communication systems	Covers communal digital TV equipment installation, upkeep, and replacement.
Communal utilities	Shared electricity, gas, water, lighting, phone, broadband, and TV licences (if applicable).
Communal repairs and decorating	Day-to-day repairs and routine decoration in communal areas.
Cleaning materials and services	Cleaning of landings, halls, lifts, and internal/external windows (if applicable).
Grounds and gardening maintenance	Outdoor maintenance, including landscaping, leaf clearance, litter picking, and graffiti removal.
Refuse disposal and pest control	Covers pest control and bulk waste removal from shared areas.
Communal contents insurance	Insures the structure (bricks and mortar) but not personal belongings.
Third-party service management	Charges passed on from third-party managing agents, if applicable.
Services management	Admin and management of services including payment handling, consultations, and complaints.

Supported Housing only

Service Charge	What this covers
Maintenance of white goods	Speak to your Support Worker.
Maintenance of communal furnishings	Speak to your Support Worker.
Maintenance of gardening/grounds equipment	Speak to your Support Worker.
Maintenance of laundry equipment	Speak to your Support Worker.

Personal utilities

If you live in Supported Housing, you'll need to pay part of your service charge for personal utilities (such as water, gas, and electricity) and council tax. These are not covered by Housing Benefit or Universal Credit.

If you're not in Supported Housing, you'll pay your utility bills and council tax directly to your providers.



FREQUENTLY ASKED QUESTIONS



How do we calculate fixed service charges?

We use a fixed service charge, which means the amount stays the same throughout the year. It doesn't change even if our costs increase or decrease. You won't owe extra or receive a refund if we spend more or less than expected. We estimate yearly costs based on inflation and contractor fees. These are then divided among:

- + Residents using the service
- + The number of flats in your block
- + Or the number of homes in specialist housing

We regularly review costs to ensure value for money.

How do I know what to pay?

Your annual rent and service charge are listed in the letter you receive in August.

What is depreciation?

Some services require big upfront investments (e.g. door entry systems). Depreciation spreads this cost over the item's lifespan (e.g. 15 years), so you're only charged a portion each year.

Will Housing Benefit or Universal Credit help with these costs?

Yes, most service charges are covered. But:

- + Notify them of any changes to your rent or charges immediately.
- + Personal charges (like heating or water) are not covered and must be paid by you.

What is the management fee?

This fee covers managing your rent and service charge, including:

- + Setting up payments
- + Organising works
- + Managing service charge accounts
- + Responding to enquiries and lease breaches

Our fee is among the lowest in social housing and cheaper than private agents.

Why have electricity and gas costs increased?

Energy prices have risen sharply due to global factors. The national energy price cap is also increasing from April.

Why has the fire servicing charge increased?

New government rules aim to improve safety and reduce emissions. This means more maintenance and compliance work is needed.

Our Building Safety Management Team is working to make all buildings carbon-neutral by 2050.

What should I do if I'm not happy with my service charge?

Call us on **0207 501 6120**. We'll log your concern and respond within 20 working days. You can also email us at customerservice@h4w.co.uk

What if I'm charged for a service I didn't receive?

Call us on **0207 501 6120**. We aim to investigate within 20 days, though complex cases may take longer. Please provide full details. If we find an error, we'll adjust your account and issue a refund.



FREQUENTLY ASKED QUESTIONS



Why am I being charged for a Fire Risk Assessment?

Fire Risk Assessments are a legal requirement and must be done regularly - every 1 or 2 years depending on your property.

Why am I being charged for firefighting equipment when there's none visible?

It covers items such as:

- + Dry risers - for wiring between floors, checked regularly to prevent fire spread
- + Automatic Opening Vents (AOVs) - windows that open in a fire to let smoke out
- + Fire risk compliance checks carried out Periodically

What should I do if I'm not happy with my service charge?

Call us on **0207 501 6120**. We'll log your concern and respond within 20 working days. You can also email us at **customerservice@h4w.co.uk**

What if I'm charged for a service I didn't receive?

Call us on **0207 501 6120**. We aim to investigate within 20 days, though complex cases may take longer. Please provide full details. If we find an error, we'll adjust your account and issue a refund.

How do I know if my service charge is affordable?

Each year, before we decide on any changes to service charges, we check how affordable our rents and service charges are. We look at the total amount you pay for rent and services and compare it with the London Living Wage and the Local Housing Allowance rates for the boroughs where we have homes



SERVICE CHARGE DISPUTES

What You Need to Know

Every year, we review the service charges you pay, just like other social landlords. A service charge is a fee that covers the cost of maintaining and looking after the communal areas of your building and estate. The amount you pay depends on where you live and the size of your home.

We've already sent you a letter about this year's increase in service charges. If you're unhappy with the new amount and want to challenge it, here's what you can do.

What is a dispute?

A dispute is when you believe your service charge is wrong because you feel:

- + You've been charged for services you didn't receive.
- + The quality of work done isn't good enough.
- + The increase isn't fair or allowed under your agreement.
- + We didn't consult you properly.

How do I dispute my charges?

Call our Customer Service Team on **020 7501 6120**. They will log your concerns and call you back within 20 working days. You can also email us at **customerservice@h4w.co.uk**

What happens if I dispute my charges?

First, you need to formally tell us that you're disputing the charge. Explain what the issue is, why you think you've been overcharged, or why you believe you've been charged for something you didn't receive. Also, let us know how you'd like the problem resolved.

We'll assign an officer to investigate your dispute. They may arrange a meeting with you and inspect your home, building, or estate.

We aim to complete the investigation within 20 working days. If the case is complicated and takes longer, we'll let you know.

When the investigation is finished, we'll tell you if your dispute has been fully, partly, or not upheld. If it's upheld or partly upheld, we'll explain why and arrange a credit or refund if needed.

If we don't uphold your dispute and you're still unhappy, you can take your case to the First-tier Tribunal. This is an independent body set up by the government to help with disputes about things like:

- + Whether service charges are fair.
- + Assessing rent levels, including fixed service charges.
- + Management issues and charges.
- + Deciding if charges are due, and how much.

You can also get advice from the Leasehold Advisory Service (LEASE) at **lease-advice.org**

If you're still unhappy

If you've been through our complaints process and are still unhappy with our decision, you can ask the Housing Ombudsman Service to investigate.

The Ombudsman won't investigate issues that the First-tier Tribunal deals with, or the amount of your service charge increase. However, they may investigate if they believe we haven't followed the law, proper procedures, or good practice - or if we've acted unreasonably.